

United States Bankruptcy Court
Northern District of Ohio

In re:
Charles Timothy Murphy
Debtor

Case No. 14-14888-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 234a

Page 1 of 2
Total Noticed: 23

Date Rcvd: Mar 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2015.

db +Charles Timothy Murphy, 855 South Green Road, South Euclid, OH 44121-3450
23187244 +CARDINAL CU8500 WESTPORT DRIVE, MENTOR, OHIO 44060, DISCOVER FIN, P.O. BOX 6103,
CAROL STREAM, IL 60197-6103
23187252 +CLEVELAND DIVISION OF WATER, P.O. BOX 94540, CLEVELAND, OH 44101-4540
23187250 +CSU PARKING SERVICES, 2121 EUCLID AVENUE EC 160, CLEVELAND, OH 44115-2214
23319516 +City of Cleveland, 3040 Quigley Road, Cleveland, Ohio 44113-4514
23450994 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
23187251 #+GL LOAN SERVICING, 400 FIFTH AVENUE # 600, WALTHAM, MA 02451-8728
23187253 +NORTHEAST OHIO REGIONAL SEWER DISTRICT, P.O. BOX 94550, CLEVELAND, OHIO 44101-4550
23375079 Navient Solutions, Inc. on behalf of TSGLC, P.O. Box 83100, Round Rock, TX 78683-3100
23187254 +SALLE MAE, INC., P. O. BOX 9533, WILKES-BARRE, PA 18773-9533
23187249 +THD/CBNA, P.O. BOX 790328, ST. LOUIS, MO 63179-0328
23187256 +U.S. DEPT OF ED., FEDLOAN SERVICING, P. O. BOX 530210, ATLANTA, GA 30353-0210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

EDI: QMASICHERMAN.COM Mar 04 2015 22:58:00 Marvin A. Sicherman,
Dettelbach Sicherman & Baumgart, 1801 E. 9th Street, Suite 1100, Cleveland, OH 44114-3169
tr EDI: QMASICHERMAN.COM Mar 04 2015 22:58:00 Marvin A. Sicherman,
1801 East 9th Street - Suite 1100, Cleveland, OH 44114-3169
cr +E-mail/Text: bankruptcy@huntington.com Mar 04 2015 23:10:28 Huntington National Bank,
PO Box 89424, Cleveland, OH 44101-6424
23187246 +EDI: BANKAMER.COM Mar 04 2015 22:58:00 BK OF AMER, P.O. BOX 15019,
WILIMINGTON, DE 19886-5019
23187245 +EDI: CAPITALONE.COM Mar 04 2015 22:58:00 CAP ONE, P.O. BOX 6492,
CAROL STREAM, IL 60197-6492
23187247 +EDI: CHASE.COM Mar 04 2015 22:58:00 CHASE, P.O. BOX 15153, WILMINGTON, DE 19886-5153
23187248 +EDI: CITICORP.COM Mar 04 2015 22:58:00 CITI, P.O. BOX 6500, SIOUX FALLS, SD 57117-6500
23369346 EDI: CAPITALONE.COM Mar 04 2015 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
23320142 +EDI: DISCOVER.COM Mar 04 2015 22:58:00 DISCOVER FIN, P.O. BOX 6103,
CAROL STREAM, IL 60197-6103
23339158 EDI: DISCOVER.COM Mar 04 2015 22:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
23187243 +E-mail/Text: bankruptcy@huntington.com Mar 04 2015 23:10:27 HUNTINGT MTG, P.O. BOX 1558,
COLUMBUS, OHIO 43216-1558

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23187255* +SALLE MAE, INC., P. O. BOX 9533, WILKES-BARRE, PA 18773-9533
23187257* +U.S. DEPT OF ED., FEDLOAN SERVICING, P. O. BOX 530210, ATLANTA, GA 30353-0210
23187258* +U.S. DEPT OF ED., FEDLOAN SERVICING, P.O. BOX 530210, ATLANTA, GA 30353-0210
23187259* +U.S. DEPT OF ED., FEDLOAN SERVICING, P.O. BOX 530210, ATLANTA, GA 30353-0210
23187260* +U.S. DEPT OF ED., FEDLOAN SERVICING, P.O. BOX 530210, ATLANTA, GA 30353-0210
23187261* +U.S. DEPT OF ED., FEDLOAN SERVICING, P.O. BOX 530210, ATLANTA, GA 30353-0210
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TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2015 at the address(es) listed below:

Frederick S. Coombs, III on behalf of Intervenor-Defendant Texas Guaranteed Student Loan Corporation fcoombs@hhmlaw.com
Marvin A Sicherman on behalf of Trustee Marvin A Sicherman msicherman@dsb-law.com
Marvin A Sicherman sicherman_trustee@dsb-law.com, msicherman@ecf.epiqsystems.com
Wesley Alton Johnston on behalf of Plaintiff Charles Timothy Murphy wesleyajohnston@gmail.com
Wesley Alton Johnston on behalf of Debtor Charles Timothy Murphy wesleyajohnston@gmail.com
TOTAL: 5

Northern District Of Ohio
United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Charles Timothy Murphy

Case No.: 14-14888-pmc

Chapter: 7

Address:

855 South Green Road
South Euclid, OH 44121

Last four digits of Social Security No.:

xxx-xx-5371

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: March 4, 2015
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.